

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 15-14140-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dana L. McGovern
aka DANA L SYKES
17 Candlestick Lane
Sicklerville, NJ 08081

Social Security No.:
xxx-xx-9823

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 15, 2020

JAN: eag

Jeanne Naughton
Clerk

In re:
Dana L. McGovern
Debtor(s)

Case No. 15-14140-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 15, 2020

Form ID: cscnodsc

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2020:

Recip ID	Recipient Name and Address
db	+ Dana L. McGovern, 17 Candlestick Lane, Sicklerville, NJ 08081-5694
cr	+ Bank of America, N.A., Stern, Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Wilton's Corner Proprietary Association, 60 Meetinghouse Circle, Sicklerville, NJ 08081-4894
515603788	+ Bank of America, N.A., P.O. Box 5170, Simi Valley, CA 93062-5170
516453639	+ Bank of America, NA, Attn Prober and Raphael, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
515375091	#+ Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
515496013	+ Brian P. McGovern, 17 Candlestick Lane, Sicklerville, NJ 08081-5694
515510268	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515544569	+ Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
515402928	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040
515375096	+ Edfinancial Services L, 120 N Seven Oaks D, Knoxville, TN 37922-2359
515402456	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
515604360	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
515375097	+ JB Management, WCPA, 60 Meetinghouse Circle, Sicklerville, NJ 08081-4894
515375098	+ Kia Motors Finance, Po Box 20815, Fountain Valley, CA 92728-0815
515375100	+ Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515375102	#+ Scott Sykes, 729 Eden Lane, Somerdale, NJ 08083-2511
515607538	+ Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 32232-5038
515611576	+ Wells Fargo Bank, NA, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058
515399015	+ Wilton's Corner Proprietary Association, c/o George C. Greatrex, Jr., Esquire, Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 15 2020 21:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 15 2020 21:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515375092	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2020 22:19:21	Cap One, Po Box 85520, Richmond, VA 23285
515430584	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 15 2020 21:31:00	RBS Citizens NA, 443 Jefferson Blvd, RJW 135, Warwick RI 02886
515375101	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 15 2020 21:31:00	Rbs Citizens Na, 480 Jefferson Blvd, Warwick, RI 02886
515605741	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2020 22:18:13	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516446580	+ Email/Text: BKBCNMAIL@carringtonms.com		

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		Oct 15 2020 21:31:00	Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road, Anaheim, CA 92806-5951
516446581	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 15 2020 21:31:00	Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, (servicing rights only) 92806-5951
515375093	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 15 2020 21:31:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
515386566	Email/Text: mrdiscen@discover.com	Oct 15 2020 21:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515375094	+ Email/Text: mrdiscen@discover.com	Oct 15 2020 21:31:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515375099	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 15 2020 21:31:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515394501	Email/Text: bnc-quantum@quantum3group.com	Oct 15 2020 21:31:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515375103	Email/Text: bankruptcy@td.com	Oct 15 2020 21:31:00	Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240
515416886	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 15 2020 22:19:20	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515375095	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court; Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilton's Corner Proprietary Association eholdren@hillwallack.com

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jhanley@hillwallack.com;hwbknj@hillwallack.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jeanette F. Frankenberg

on behalf of Creditor Bank of America N.A. cmecf@sternlav.com

Joseph J. Rogers

on behalf of Debtor Dana L. McGovern jjresq@comcast.net jjrogers0507@gmail.com

TOTAL: 6